

Editors: This article is for immediate publication. For more information, please call Jeanne Schafer, CalPERS Office of Long-Term Care, at (916) 326-3925 or e-mail her at Jeanne_Schafer@calpers.ca.gov.

You're Not Too Young for the CalPERS Long-Term Care Program

Did you know that 40 percent of the 13 million Americans receiving long-term care today are between the ages of 18 and 64? Accidents and chronic conditions—both of which can happen to working-age adults—often require care at home or in a nursing facility. Long-term care is the extended care needed to perform Activities of Daily Living like bathing, dressing or eating due to accidents, chronic conditions or frailty of old age. Given that the average cost of one year in a California nursing home is about \$55,000, how would you or your family members pay for long-term care if needed?

The CalPERS Long-Term Care Program is designed to protect you and those you love from the potentially devastating cost of long-term care. Your spouse, adult siblings, parents and parents-in-law are eligible to apply for the Program even if *you* choose not to apply. It is one of the most comprehensive and affordable programs available today, and with over 170,000 members, it is also the most successful Program of its kind.

Long-term care coverage gives you independence, choice, financial protection and the peace of mind that, if you need long-term care, you can choose the best care options available. It also lets you preserve your assets for other uses—enjoying retirement living, leaving an inheritance for your children, or ensuring the quality lifestyle you deserve.

Do not wait to apply. The younger you are, the lower your cost—and you do not have to take the chance that you may develop a health problem that would prevent you from being approved for future coverage. Remember—the premium cost for coverage is small compared to the costs you would pay on your own if you or your loved ones needed care.

**The 2003 application period is April 1 through June 30, 2003.
Request an application kit today by calling 1-800-2661050 or visit our
website at www.calpers.ca.gov/longtermcare/**